

May 29, 1991

LB 419, 502, 647, 647A, 651-653, 760, 841, 842-846
846A, 847, 854, 854A, 855, 855A, 856, 856A
857

America. That measure changes the way we regulate and administer the rating procedures for small group health insurance. Because there are insurance companies that now write this and because we will have new rules for them to follow, it's imperative that we delay the implementation so that the companies may change their practices and the department may prepare the appropriate forms and the appropriate procedures for insurance companies to follow. If we make this an E clause, why, then the day after tomorrow a company could come in and be faced with a whole lot of new obligations and probably really wouldn't know how to carry them out themselves. The second procedure that needs a delayed operative date is the agents' complaint mechanism that Senator Hall introduced, was reported out of committee and had it amended into 419. This is the one that permits an insurance company, when considering for employment, somebody who is an agent can call the department and seek out information as to consumer complaints against that individual to know their track record. That, too, requires the formation of a data base. We really couldn't administer it immediately. The E clause would be inappropriate. To summarize, the amendment takes two sections of the bill, the Small Employer Group Insurance Program and the agents' complaint mechanism, and gives them delayed operative dates of October 1, 1991, allowing the department to prepare to administer the package and leaving the other parts of the package with an E clause immediate operate date for important mechanisms which can be administered immediately, the beginning of the CHIP study, the setting of interest rates on life insurance benefits, and the bare-bones health insurance idea, all of which are the other parts of the bill. I would urge the adoption of the amendment.

SPEAKER BAACK: Thank you, Senator Landis. Before I go to the next speaker, I'm...while the Legislature is in session and capable of transacting business, I propose to sign and do sign LB 843, LB 845, LB 846, LB 846A, LB 502, LB 647, LB 647A, LB 651, LB 652, LB 653, LB 760, LB 841, LB 842, LB 844, LB 847, LB 854, LB 854A, LB 855, LB 855A, LB 856, LB 856A, and LB 857. The next speaker is Senator Haberman.

SENATOR HABERMAN: Mr. President, members of the body, I would like to call to the members' attention that they took an oath when they were sworn into office and they solemnly swear that I will support the Constitution of the State of Nebraska. The Constitution of the State of Nebraska says...that's on